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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/824,792	04/14/2004	Stephen Michael Marceau	7706.020CIP	6663
7590	08/23/2007		EXAMINER	
Charles W. Hanor Charles W. Hanor, P.C. P.O. Box 91319 San Antonio, TX 78209			HAVAN, THU THAO	
			ART UNIT	PAPER NUMBER
			3691	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/824,792	MARCEAU	
	Examiner	Art Unit	
	Thu Thao Havan	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 14 April 2004.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-32 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-32 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on 14 April 2004 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date 2/13/07; 7/12/04.

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
 5) Notice of Informal Patent Application
 6) Other: _____.

Detailed Action

Drawings

The Examiner accepts the drawings filed on April 14, 2004.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson et al. (US 2001/0018739) in view of Dutta et. al (US 2002/0152164).

Re claims 1, 6, 15, 21, and 31, Anderson teaches a method of recording and perusing financial transaction information (para. 0009 and 0035) comprising the steps of: providing an index generating software program to a financial institution for use on a first computer, the index generating software program being operable to generate a downloadable index of images of cleared checks (para. 0018 and 0027); and providing a customer of the financial institution with complementary software for use on a second computer, the complementary software being operable to remotely download the downloadable index of images of cleared checks, together with the images of the cleared checks (para. 0008, 0096, 0145-0146, 0228).

However, Anderson does not explicitly teach to display the images of the cleared checks. On the other hand, Dutta specifically discloses to display the images of the cleared checks (para. 0003 and 0020; figs. 13-14). Displaying a cleared check over the Internet is well known element in relation to scanning images in an electronic checkbook format. Dutta discloses the overlay prints are similar to those added to a physical check to identify who has processed the check and what has been done with the check. These overlay prints also may include digital watermarks added by the financial institution. This image is then sent to regional clearing house, which removes local transactions, i.e. performs the check settlement and returns the non-local transactions to merchant bank. Thus, it would have been obvious to one of ordinary skill in the art to enable a electronic checkbook system for displaying a cleared check to recognize a physical check to identify who has processed the check and what has been done with the check.

Re claims **2** and **7-8**, Anderson teaches incorporating copies of the images of the cleared checks into the downloadable index (para. 0180).

Re claim **3**, Anderson teaches complementary software also provides an interface and a database selection module for recording the customer's financial transactions (figs. 17a-17b).

Re claims **4** and **22**, Anderson teaches customer with a checking account ledger for recording the customer's checking account transactions; wherein the complementary software is operable to record financial transactions in the checking account ledger corresponding to the check images in the downloadable index (figs. 18 and 21).

Re claim 5, Anderson teaches index is a searchable index, and wherein the complementary software also provides the customer with the ability to search according to check number and to generate a search result that displays an image of the check corresponding to a searched-for check number together with textual information stored in the index identifying the check image (para. 0018 and 0230-0233).

Re claim 10, Anderson teaches prerecording a financial transaction corresponding to a check; downloading an image of the check, together with the corresponding transactional text data, after it has cleared; comparing the prerecorded information with the downloaded transaction information; and alerting the customer if there is a mismatch between the prerecorded information and the downloaded transaction information (para. 0027).

Re claim 11, Anderson teaches printing a check through the financial transaction bookkeeping software; and prerecording the financial transaction based on the information printed on the check (para. 0018-0026, 0033, and 0200).

Re claims 12 and 14, Anderson teaches receiving an image of a check before it has cleared; running an optical character recognition process on the check image to identify transactional textual information on the check image; and prerecording the financial transaction corresponding to the check by storing the optically-recognized transactional textual information in the customer's checking account ledger (para. 0214-0220).

Re claims **13 and 32**, Anderson teaches financial transaction bookkeeping software program is integrated with an optical character recognition module operable to identify typed or written information in a cleared check image (para.0180).

Re claims **16 and 25**, Anderson index generating software is operable to generate a single file archive of the check together with the corresponding cleared check images, and wherein the index downloading software module is operable to remotely access and download the archive (para. 0230, 00232, 0237, and 0238).

Re claims **17 and 24**, Anderson a financial transaction software program residing on the customer's personal computer, the financial transaction software program being operable to maintain a database of the customer's financial transactions, the financial transaction software program being further operable to store the downloaded index together with the cleared check images; wherein the index downloading software module is integrated with the financial transaction software program (para. 0233-0238).

Re claims **18 and 26-28**, Anderson a check data and image perusal software module interfaced with the index downloading software module and operable to display the check images together with textual data identifying the check images (para. 0230-0234).

Re claims **19 and 29-30**, Anderson a check data and image perusal software module interfaced with the index downloading software module and operable to search the downloaded index according to check number and to generate a search result that displays an image of the check corresponding to a searched-for check number together

with textual information stored in the index identifying the check image (para. 0237-0238).

Re claims 20 and 23, Anderson detecting possible check washing fraud (para. 0074-0075, 0080-0086, and 0217).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (571) 272-8111. The examiner can normally be reached during her flextime schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov/>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).


Thu Thao Havan
Art Unit: 3691
8/19/2007